

How can someone steal your identity? Identity theft occurs when someone uses personal information such as your name, Social Security number, credit card number, or other identifying information, without your permission to commit fraud or other crimes. Here are tips and resources to help you avoid becoming a victim of identity theft as well as steps to take if you become one.

HOW TO AVOID BECOMING AN IDENTITY THEFT VICTIM

While you probably can't prevent identity theft entirely, you can minimize your risk. To help guard against identity theft:

- **Do not give your Social Security number, mother's maiden name, or account numbers to strangers who contact you by phone, Internet, or mail.** Identity thieves pose as businesses, banks, or government representatives in order to obtain your personal information. They may appear to be legitimate and convincing. Never reveal your information to anyone you do not know. Trustworthy financial or government organizations that do business with you already have this information.
- **Guard your mail from theft.** Don't leave outgoing mail in your mailbox. These thieves, labeled as "red flag thieves," will watch your neighborhood and strike when you place outgoing mail in your box. Take outgoing mail to a collection box or to your local post office. Promptly remove mail after it has been delivered. If you are planning to be away from home, have your family or friends collect your mail daily or place a hold on it at your local post office branch. Pick up new checks at your banking branch rather than having them mailed to your home.

- **Pay attention to the time of month your bills arrive.** Thieves may file a change of address for your mail to keep you from discovering phony charges. If your bills do not arrive on time, call the creditor or financial institution to make sure an identity thief has not changed your billing address.
- **Put passwords on all your accounts with creditors.** Avoid using easily available passwords or codes: your mother's name, your birth date, the last four digits of your Social Security number, your phone number, or an easy series of numbers such as 1234.
- **Don't carry your Social Security card.** Leave it in a secure place. Give the number out only when necessary.
- **Don't carry credit cards or ID cards you don't need.** Carrying cash has always been a high risk, and now carrying debit or credit cards is as risky.
- **Cut or shred unwanted documents.** Charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards, and credit offers should be shredded or cut into small, unidentifiable pieces.
- **Order a copy of your credit report at least once a year.** Obtain a copy from each of the three major consumer reporting agencies listed on the back of this brochure. Make sure it is accurate. If not, contact the bureaus to dispute the claim. The law allows one free copy of your credit report each year. Additional copies may cost up to \$10. You may also write the reporting agencies and request to "opt out" of pre-approved lists sold to other companies.

WHAT TO DO IF YOU BECOME A VICTIM OF IDENTITY THEFT

If you think your identity has been stolen, here's what to do now:

- **Keep a log of every transaction and action.** Get organized and maintain a log or journal of every action you take. The process of having your identity and credit restored can be overwhelming and confusing. Keep copies of all correspondence or forms you send or receive. Set up a filing system and keep documentation, even after your case is closed. Record the names of anyone you contact, all information surrounding the contact, the date the conversation occurred, and any resulting action or activity.
- **Report the identity theft to the police or sheriff in the area where you live.** ID theft is a felony, and charges may be filed against the thief in the county where you live. Ask the law enforcement agency to take a report and provide you with a case number. Be persistent! You will need this to help correct your credit rating. The Washington State Patrol Identity Theft Unit has statewide jurisdiction to file charges for ID theft.
- **Report the ID theft to your bank and other creditors.** Don't forget to include your power company, phone company, garbage collection, and cable or satellite provider. Ask to speak to someone in the fraud department. They may advise you to close your account and open new ones. Be sure to ask your financial institution what procedures they require of victims whose credit cards or checks have been stolen or forged.

- **Contact the three major credit reporting agencies.**

Contact the fraud department of the credit bureaus and request a "fraud alert" be placed on your file with a "victim statement" that asks creditors to contact you before opening an account in your name. Each agency will need the police report number in order to activate the fraud alert.

- **Ask businesses to provide you with information about transactions made in your name.**

The Washington Identity Theft Law requires businesses to provide information about transactions made in your name. However, they may require proof of your identity, including a copy of the police report and your fingerprints. If you need to obtain your fingerprints for this purpose, the Washington State Patrol (WSP) Identification Section provides this service. A small fee is involved and fingerprint cards may be obtained from your local law enforcement department. For more information on fingerprinting, you may contact the WSP Identification Section at (360) 705-5100.

- **Contact the Federal Trade Commission's (FTC) identity theft hotline or visit their website.**

The FTC provides useful information and a uniform ID Theft Affidavit that is accepted and endorsed by many businesses. It also provides a form that may be submitted to the FTC to report an identity theft. Call the FTC identity theft hotline at **1-877-IDTHEFT** or visit the **FTC's ID theft website, www.ftc.gov**

The three major credit bureaus are:

Equifax

P.O. Box 74021 Atlanta, GA 30374 www.equifax.com Fraud hotline: 1-800-525-6285 Order credit report: 1-800-685-1111

Experian

P.O. Box 2104 Allen, TX 75013 www.experian.com

Fraud hotline: 1-888-EXPERIAN Order credit report : 1-888-EXPERIAN

Trans Union

P.O. Box 1000 Chester, PA 19022 www.transunion.com Fraud hotline: 1-800-680-7289 Order credit report: 1-800-916-8800

Other helpful websites and phone numbers are:

Washington State Attorney General www.atg.wa.gov

Phone: 1-800-551-4636

Washington State Patrol/

Department of Licensing Identity Theft Unit www.dol.wa.gov

Phone: (360) 902-3915 e-mail: [fraud @ dol.wa.gov](mailto:fraud@dol.wa.gov)